



Order Filed on August 7, 2017
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-2(c)

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Chapter 13

Case No.: 16-21420

Judge: ABA

In Re:


Luis Galarza,

Debtor.

ORDER APPROVING MORTGAGE MODIFICATION

The relief set forth on the following pages, numbered two (2) through three (3) is hereby **ORDERED**.

DATED: August 7, 2017



Honorable Andrew B. Altenburg, Jr.
United States Bankruptcy Court

Page 2

Debtor: Luis Galarza

Case No.: 16-21420 (ABA)

Caption: Order Granting Motion to Approve Permanent Loan Modification with
Caliber Home Loans, Inc

AND NOW, this ____ day of _____, 2017, upon consideration of the Debtor's Motion to Approve Permanent Loan Modification with Creditor Shellpoint Mortgage Servicing and a hearing having been held, it is hereby ORDERED as follows:

1. The Mortgage Modification Agreement between the Debtor and Shellpoint Mortgage Servicing, as to loan number xxxxxxxx1726, on a home mortgage on 16 Trout Ave, Clementon, NJ 08021, is **Approved** on the terms and subject to the conditions contained in the attached "Exhibit A", which was made part of the moving papers.

2. The mortgage lender may proceed with all steps necessary to consummate and complete that modification agreement, and to issue bills, statements or other notices in accordance therewith, without violating the automatic stay under 11 U.S.C. 362.

3. In the event a loan modification is completed and the pre-petition arrears are capitalized into the loan, Shellpoint Mortgage Servicing shall amend the arrearage portion of its proof of claim to zero or withdraw the claim within thirty (30) days of completion of the loan modification.

4. The Chapter 13 Trustee shall suspend disbursements to Shellpoint Mortgage Servicing, pending completion of loan modification and all money that would otherwise be paid to Shellpoint Mortgage Servicing be held until the arrearage portion of the claim is amended to zero or the claim is withdrawn, or the Trustee is notified by Shellpoint Mortgage Servicing that the modification was not consummated.

Page 3

Debtor: Luis Galarza

Case No.: 16-21420 (ABA)

Caption: Order Granting Motion to Approve Permanent Loan Modification with
Shellpoint Mortgage Servicing

5. In the event the modification is not consummated, Shellpoint Mortgage Servicing shall notify the Trustee and debtors' attorney of same. Any money that was held by the Trustee pending completion of the modification shall then be paid to Shellpoint Mortgage Servicing

6. In the event the Proof of Claim is amended to zero or withdrawn, the Trustee may disburse the funds being held pursuant to this order to creditors in accordance with the provisions of the confirmed plan.

7. Communication and/or negotiations between the Debtor and mortgagees/mortgage servicers about loan modification shall not be deemed as violation of the automatic stay; and any such communication or negotiation shall not be used by either party against the other in any subsequent litigation.

8. The Debtor shall file an amended Chapter 13 plan and amended schedule J within twenty (20) days of the entry of this Order reflecting the terms of the Loan Modification Agreement.

Certificate of Notice Page 4 of 4
United States Bankruptcy Court
District of New Jersey

In re:
Luis R. Galarza
Debtor

Case No. 16-21420-ABA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

Date Rcvd: Aug 08, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 10, 2017.

db +Luis R. Galarza, 16 Trout Ave, Clementon, NJ 08021-4014

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 10, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 8, 2017 at the address(es) listed below:

Francesca Ann Arcure on behalf of Creditor Specialized Loan Servicing LLC, as servicing agent for The Bank of New York Mellon FKA The Bank of New York, as Trustee for the certificateholders of the CWABS, Inc., Asset-Backed Certificates, Series nj_ecf_notices@buckleymadole.com
Francesca Ann Arcure on behalf of Creditor Specialized Loan Servicing LLC as servicing agent for The Bank of New York Mellon FKA The Bank of New York, as Trustee for the Certificateholders of the CWABS, Inc., Asset-Backed Certificates, Series nj_ecf_notices@buckleymadole.com
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
John R. Morton, Jr. on behalf of Creditor Santander Consumer USA Inc. ecfmail@mortoncraig.com, mortoncraigecef@gmail.com;mhazlett@mortoncraig.com
Thomas G. Egner on behalf of Debtor Luis R. Galarza tegner@mpadlaw.com, kgresh@mpadlaw.com;djamison@mpadlaw.com;lwood@mpadlaw.com;cgetz@mpadlaw.com;r62202@notify.bestcase.com

TOTAL: 5